

AMERICAN STATE BANCSHARES, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1066441	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$73	\$66	-10.0%		
Loans	\$45	\$44	-3.3%		
Construction & development	\$3	\$1	-57.0%		
Closed-end 1-4 family residential	\$6	\$6	-3.9%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-29.7%		
Commercial & Industrial	\$3	\$5	61.0%		
Commercial real estate	\$3	\$2	-30.9%		
Unused commitments	\$10	\$12	12.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$2	75950.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$11	-17.4%		
Cash & balances due	\$7	\$3	-61.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$63	\$57	-10.0%		
Deposits	\$46	\$39	-15.5%		
Total other borrowings	\$16	\$17	6.7%		
FHLB advances	\$16	\$14	-17.2%		
Equity					
Equity capital at quarter end	\$10	\$9	-9.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.5%	10.7%	--		
Tier 1 risk based capital ratio	11.9%	10.0%	--		
Total risk based capital ratio	13.2%	11.2%	--		
Return on equity ¹	2.6%	8.6%	--		
Return on assets ¹	0.4%	1.3%	--		
Net interest margin ¹	4.0%	5.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	75.7%	83.2%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.3%	0.3%	0.0%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	2.3%	2.2%	0.0%	0.0%	--